

IN THE U.S. PATENT AND TRADEMARK OFFICE

U.S. Appl. No.: 10/531,431 Confirmation No.: 9093
Title: FACILITATING AND AUTHENTICATING TRANSACTIONS
Inventor(s): Jeal et al.
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Art Unit: 2182
Examiner: Yu, Henry W.
Docket No.: P08620US01/BAS
Customer No.: 00881

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Response to Office Action mailed January 29, 2010

Sir:

This Reply is being filed in response to the Office Action mailed January 29, 2010. Please consider the responsive remarks provided herewith.

- **Listing of the Claims** begins on page 2 of this paper.
- **Remarks/Arguments** begin on page 11 of this paper.